

Coastal County Residents:

BEFORE YOU BUILD Inquire about a Windstorm Insurance Inspection

The Texas Windstorm Insurance Association (TWIA) is the state's insurer of last resort for wind and hail coverage in the 14 coastal counties and parts of Harris County (specified below). TWIA provides wind and hail coverage when insurance companies exclude it from homeowners and other property policies sold to coastal residents.

If you are planning to build or renovate any structure in the counties listed below, then you are advised to contact your insurance agent about the Windstorm Inspection Program in order to obtain or maintain windstorm and hail insurance through TWIA.

Coastal Counties and Areas Effected:

Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, Willacy, *or in the following cities east of State Highway 146 in Harris County:* La Porte, Morgan's Point, Pasadena, Seabrook, or Shore Acres

While not required for all construction, the following projects typically do require an inspection for windstorm insurance purposes:

- * New Structures
- * Re-roofs
- * Additions
- * Repairs
- * Alterations

Windstorm insurance inspections under this program must be made by either a Texas Department of Insurance (TDI) inspector or an engineer who has been appointed by the Commissioner of Insurance. There is no fee for any inspection conducted by TDI.

Important: All inspections need to be made during the construction phase- TDI inspectors are unable to inspect a property after construction is completed.

If you have any questions or need additional information, please visit our web-site at:

www.tdi.state.tx.us

or call the Austin office or one of our field offices.

- Austin.....800-248-6032**
- Beaumont.....409-833-3756**
- LaMarque.....409-986-9552**
- Angleton.....979-848-0953**
- Bay City.....979-244-9451**
- Corpus Christi.....361-881-9463**
- Harlingen.....956-421-4675**

